(b) if so, what are the reasons for such discrimination?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) No, Sir. Merit lists prepared by the Banking Service Recruitment Boards are strictly adhered to.

(b) Does not arise.

Loan disbursed by banks

1926. SHRIMATI RENUKA CHOWDHURY: Will the PRIME MINISTER be pleased to state:

(a) the amount of loan disbursed by various nationalised banks to weaker sections under the 20 point programme during the year 1986-87 (upto December, 1986);

(b) whether the loan is likely to be recovered in the absence of proper security or surety;

(c) whether Government are aware that people have utilised the amount of loan for uneconomic work and have spent the same for luxuries; and

(d) what corrective steps are being taken by the Department of Banking to ensure that the loan is utilised for proper upliftment of weaker sections?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) According to the latest available provisional data as at the end of September, 1986, an amount of Rs. 7488.90 crores was outstanding in respect of about 144 lakh borrowal accounts under the 20 Point Programme.

(b) Reserve Bank of India (RBI) had instructed the banks that no collateral security should be obtained from borrowers for direct agriculture and allied activities upto Rs. 5,000 and in respect of small scale industries, etc. upto Rs. 25,000. Such loans are however granted only if the bank is satisfied about the viability of the loan proposal. The asset created out of the bank loan is the security charged to the bank.

(c) and (d) Whenever misultilisation of a loan comes to the notice of the bank, it takes steps for recovery of the loan by following suitable measures including filing of civil suits and also filing criminal cases wherever considered necessary. Banks have their own system of post disbursement supervision of credit by periodical vrtification of assets. Recently a decision has been taken by Government and Reserve Bank of India that one day in the week may be observed as a non-banking working day which would enable the bank functionaries to visit beneficiaries for collection of outstanding dues and also for the purpose of verifying the assets.

Symposium on climate variability

1927. SHRIMATI RENUKA CHOWDHURY: Will the PRIME MINISTER be pleased to state:

(a) whether a four day symposium on climate variability and food security was held in New Delhi during the second week of February, 1987;

(b) if so, what is the number and the names of the delegates who participated in the symposium;

(d) what decisions were arrived at cussions held therein; and

(d) what decisions were arrived at and what recommendations were made, if any, in the symposium?

THE MINISTER OF STATE IN THE MINISTRY OF SCIENCE AND TECHNOLOGY AND THE MINISTER OF STATE IN THE DEPARTMENTS OF OCEAN DEVELOPMENT, ATOMIC ENERGY, ELECTRONICS AND SPACE (SHRI K. R. NARAYANAN): (a) Yes, Sir.